



PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re: Freeman, et al. Attorney's Docket: 18276-2
Serial No.: 09/893,029 Examiner: Pezzuto, R. E.
Filed: 06/27/2001 Group Art: 3671
For: Online Mortgage Application Processing and Tracking System

RESPONSE

Commissioner of Patents
P O Box 1450
Alexandria, VA 22313-1450

Dear Sir:

The following is in response to a second, non-final office action dated 11/10/2003.

REMARKS

The office action states that claims 1-20 stand rejected under 102(e) or in the alternative under 103(a) in view of Anderson ('200). This rejection is respectfully traversed. No amendments are presented.

Applicant's invention is an online mortgage application processing and tracking system. The Anderson invention isn't. Anderson discloses and describes a computer-based method for processing (i.e., *signing* electronic documents (Col. 10, lines 48 and 49)), such as checks and check-like instruments in particular (Col. 14, lines 55 to 65) but also other documents that

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